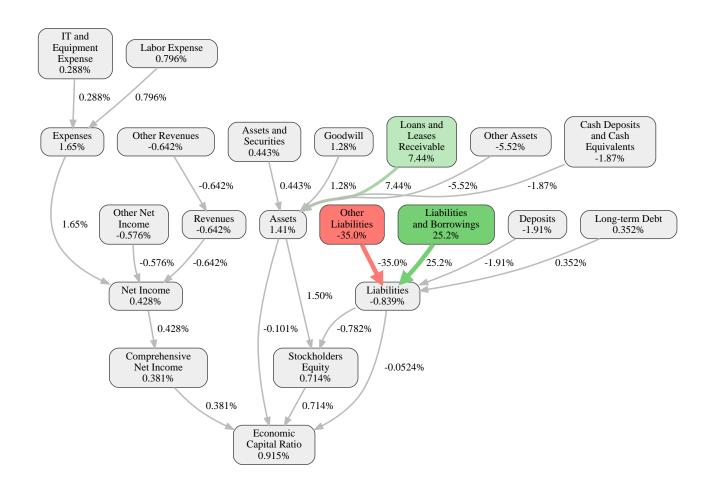


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The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BAR Harbor Bankshares compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 25% points. The greatest weakness of BAR Harbor Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.91% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	627,298
Cash Deposits and Cash Equivalents	94,842
Deposits	3,141,157
Fees	0
Goodwill	119,477
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	66,164
Loans and Leases Receivable	2,973,096
Long-term Debt	0
Occupancy	0
Other Assets	107,885
Other Compr. Net Income	8,478
Other Expenses	12,265
Other Liabilities	331,505
Other Net Income	57,117
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,287

Output Variable	Value in 1000 USD
Liabilities	3,538,826
Assets	3,970,885
Expenses	12,265
Revenues	0
Stockholders Equity	432,059
Net Income	44,852
Comprehensive Net Income	53,330
Economic Capital Ratio	10%

